

Fill in this information to identify the case:

Debtor 1 YOUNG SOOK NAM

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of PENNSYLVANIA
(State)

Case number 13-17784

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MTGLQ Investors, L.P.Court claim no. (if known): 1-1

Last 4 digits of any number you use
to identify the debtor's account: 1073

Date of payment change:

Must be at least 21 days after date
of this notice 09/01/2017

New total payment: \$ 3024.93
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 762.11New escrow payment: \$ 1140.93

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

YOUNG SOOK NAM

First Name

Middle Name

Last Name

Case number (if known) 13-17784

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ Uwais Pathan

Signature

Date 07/25/2017

Print:

Uwais Pathan

First Name

Middle Name

Last Name

Title Claims Processor

Company

Ascension Capital Group

Address

P.O. Box 201347

Number

Street

Arlington

TX

76006

City

State

ZIP Code

Contact phone

((888) 455-6662)

Email

Case Name: YOUNG SOOK NAM

Case No. 13-17784

Debtor(s).

NOTICE OF MORTGAGE PAYMENT CHANGE

PLEASE BE ADVISED that on 07/25/2017 (the "Notice Date"), pursuant to Federal Rule of Bankruptcy Procedure 3002.1(b) (the "Bankruptcy Rules"), MTGLQ Investors, L.P. c/o Shellpoint Mortgage Servicing filed a Notice of Change of Mortgage Payment (the "Notice"). The Notice was filed due to a post-bankruptcy change in payment on the Debtor'(s) principal place of residence. A copy of the Notice is attached hereto.

The filing of this Notice, via the Court's Electronic Filing system, constitutes service upon the Chapter 13 Trustee and counsel for the Debtor(s), pursuant to Bankruptcy Rule 3002.1 and any and all applicable Bankruptcy Rules. Further, a copy of the Notice was served upon the Debtor(s) on the Notice Date, at the address listed below, by First Class U.S. Mail, postage prepaid.

YOUNG SOOK NAM
2306 SIENNA DRIVE
EAST NORRITON, PA 19401

Date: 07/25/2017

By: /s/ Uwais Pathan

Uwais Pathan, Ascension Capital Group, Inc.
Authorized Agent for Shellpoint Mortgage
Servicing

Analysis Date: June 23, 2017

Young S Lee
 2306 Sigma Dr
 Norristown PA 19401

Loan: [REDACTED] 1073
 Property Address:
 2306 Sigma Dr
 East Norriton, PA 19401

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from June 2017 to Aug 2017. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Sep 01, 2017:
Principal & Interest Pmt:	1,884.00	1,884.00
Escrow Payment:	762.11	1,140.93
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$2,646.11	\$3,021.93

Escrow Balance Calculation	
Due Date:	Dec 01, 2014
Escrow Balance:	(34,985.61)
Anticipated Pmts to Escrow:	25,149.63
Anticipated Pmts from Escrow (-):	8,274.03
Anticipated Escrow Balance:	(\$18,110.00)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	7,116.10	(34,985.61)
Jun 2017	1,157.93			*		8,274.03	(34,985.61)
Jul 2017	1,157.93			*		9,431.96	(34,985.61)
Aug 2017	1,157.93		8,274.03		* School Tax	2,315.86	(34,985.61)
					Anticipated Transactions	2,315.86	(34,985.61)
Jun 2017		23,625.41					(11,360.20)
Jul 2017		762.11					(10,598.09)
Aug 2017		762.11		8,274.03	School Tax		(18,110.01)
	\$3,473.79	\$25,149.63	\$8,274.03	\$8,274.03			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$8,274.03. Under Federal law, your lowest monthly balance should not have exceeded \$2,315.86 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not exceed \$2,315.86.

Analysis Date: June 23, 2017

Young S Lee

Loan: [REDACTED] 1073

Annual Escrow Account Disclosure Statement Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(18,110.01)	2,281.86
Sep 2017	1,140.93			(16,969.08)	3,422.79
Oct 2017	1,140.93			(15,828.15)	4,563.72
Nov 2017	1,140.93			(14,687.22)	5,704.65
Dec 2017	1,140.93	3,755.00	Hazard	(17,301.29)	3,090.58
Jan 2018	1,140.93			(16,160.36)	4,231.51
Feb 2018	1,140.93			(15,019.43)	5,372.44
Mar 2018	1,140.93			(13,878.50)	6,513.37
Apr 2018	1,140.93			(12,737.57)	7,654.30
May 2018	1,140.93	1,662.13	Town Tax	(13,258.77)	7,133.10
Jun 2018	1,140.93			(12,117.84)	8,274.03
Jul 2018	1,140.93			(10,976.91)	9,414.96
Aug 2018	1,140.93	8,274.03	School Tax	(18,110.01)	2,281.86
	\$13,691.16	\$13,691.16			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$2,281.86. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$2,281.86 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not exceed \$2,281.86.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$18,110.01). Your starting balance (escrow balance required) according to this analysis should be \$2,281.86. This means you have a shortage of \$20,391.87. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be \$13,691.16. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	1,140.93
Surplus Amount	0.00
Shortage Amount	0.00
Rounding Adjustment Amount	0.00
Escrow Payment	\$1,140.93